

## Language Hybridization in Advertisements of Banks in Pakistan

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### Abstract

The study investigates the Persuasive role of Urdu and English hybridization in Pakistani banks' advertisements. In the current decade a rapid increase in the hybridized uses of languages has been observed in Pakistan in particular and the world in general. The rise of hybridized uses of languages necessitates the fact that this linguistic phenomenon requires to be explored in depth. Consequently, the current study explores language hybridization between Urdu and English in the advertisements of banks in Pakistan aiming to unpack its nature and the perception of bankers about this phenomenon. Data were collected by means of collection of hybridized phrases from the different banks' pamphlets in district Mardan and serving a questionnaire to its 200 staff members. The descriptive and grammatical analysis of the data showed that the bankers tried to use hybridized language for a number of purposes including to ascertain surety, guarantee, legality and righteousness. The banks persuade their customers by using a hybrid language (English and Urdu) and thus effectively putting their message across. The hybrid phrases are mainly consisted of the grammatical categories of noun, adjective and adverb. Most of the words in the category of noun, adjective and adverb show ethnic, religious and cultural solidarity and empathy. They also ascertain legality, correctness, surety, safety and licitness. This study would have numerous implications for professionals in the bank sectors as well as for applied linguists.

**Keywords:** Language hybridization, persuasion, advertisings, code-switching, code-mixing

### Introduction

Urdu and English hybridization in banks' advertisements has become a usual trend in Pakistan. Both, print and electronic media are using this technique quite often. However, the motives behind such uses of language have not been properly investigated. This necessitated the fact that in order to understand the nature of language hybridization, it is of paramount importance to unpack its background. Even the word hybridization is quite often misunderstood. According to Burke (2016) Hybridization in language is an umbrella term that encapsulates phenomena such as code-mixing, code-switching and fusion. More precisely in literature or language, hybridization is a term defined as a mixture of two social languages within the limits of a single utterance (Bakhtin, 1981). Similarly, Barnali (2017) calls code-mixing and code-switching the hybridization of language. Therefore, in this context code-mixing and code-switching will be called language hybridization.

This phenomenon of mixture of languages or hybridized language can be observed in different domains including classroom, restaurants' boards, TV commercials, newspapers' headings and advertising boards. More recently we have seen the increase in the use of such a language (Urdu and

English) in the pamphlets of commercial banks in Pakistan. Urdu is the national language serves as lingua franca connecting different ethnic communities, while English is the official language and medium of instruction specifically at post graduate level.

Some of the instances of hybridized uses of language in the banks' advertisements are as, *Apni Car* (personal car) and *Deegar Benefits* (other benefits) *Mahfooz Drive* (safe drive) *Muft SMS alert* (free sms alert), *Mukammal Current Account* (totally free account), *Zindagi Account* (life account), *Zidagi Begins at 60* (life begins at 60) *Choice Hee Sukoon Hai* (choice is satisfaction) and *Kamyabi Lo Advance Mein* (get success in advance).

### ***Pakistani Banks and their Advertisements***

Banking history in Pakistan goes back to the time of partition. At the time of partition, when the State Bank of Pakistan was not constituted, the Reserve Bank of India was functioning as the Central Bank of Pakistan. Afterwards, according to Ahmad (2010) the State Bank of Pakistan (SBP) hereafter was established as the central bank on July 1, 1948 to control the financial sector. Several changes were made in the then State Bank of Pakistan mentioned in (State Bank of Pakistan Act, 1956). It motivated the private sector to establish similar private banks in the country. In consequence, several private banks were opened. Therefore, today there are thirty-five major commercial banks operating in Pakistan (SBP, 2019).

Every bank tries to attract as much customers as possible and therefore they use different strategies to compete and control the financial market. Banks get the attention of clients by incorporating various strategies. One of these strategies is to offer lucrative sponsor deals to major personalities such as celebrities, sports stars and other notable men who have achieved great success in their respective fields. Apart from this, major events such as sports tournaments, cultural events, music shows, TV shows, talent hunt programs and several others are sponsored by banks. One of them is the notable Pakistan Super League which is sponsored by the private sector bank, the Habib Bank Limited. The list goes on in similar way, however, the point of discussion here is that banks use advertisements to attract and persuade customers.

The advertisements of Pakistani banks follow certain distinctive techniques which attracted the researcher to conduct this study. It is indeed evident that most of Pakistani banks' advertisements are full of language hybridization. A few examples are quoted here for instance, 'eemaan account', 'asaan account', 'mukammal current account', 'apni car', 'zindagi begins', 'pardes card', 'al-ameen funds', 'mayanaz plan', 'bachat plan', 'khanum asaan account' and many more. One of the reasons for the use of such type of language is that the most of the population of Pakistan is bi-multilingual and the marketing people deem this important that language hybridization would benefit them in making a meaningful communication with their customers. Since they use it intentionally. They believe hybridization has positive effects on customers and so they use it as tool to persuade the customers.

### ***Language Hybridization in Advertisement and Persuasion***

The phenomena of language hybridization are used in different domains. Commercial banks' advertisement is one of such domains. Modern advertisements are full of language hybridization that prioritizes to cater the needs of bilingual customers or readers. Speakers may switch from one code to another either to show solidarity with a social group, to distinguish oneself, to participate in social encounters, to discuss a certain topic, to express feelings and affections, or to impress and persuade the audience (Eldin, 2014). Therefore, they mix words of two different language systems and make an advertisement that looks appealing and at the same time persuasive. It has become a trend or rather a need in different parts of the world. Therefore, engaging in code-mixing improves attitudes towards advertisers and their brands (Harris, 2009).

Since, English is the official language of banks in Pakistan, it is a compulsion that most of the communication in banking operations take place in English. However, it is an exception when it comes to the language of advertisement of banks. Banks advertise their offers through advertisements which use a language that is a mixture of English and Urdu. Through hybridized language, they try to send their message in a clearer and persuasive way. Therefore Terkan (2014) says that one of the primary roles of advertising is persuasion. Persuasion in advertisements is created with different techniques and one of these techniques is language hybridization or code switching.

The term persuasion has been derived from Latin 'Persuadere' which means to advice. The English meaning does not necessarily suggest the meaning of advice. However, in English persuade means to compel someone to do something. It means to convince someone to do something through some kind of reasoning or argument. Levine (2003) explains that persuasion is the psychological dynamics that cause people to be changed in ways they wouldn't have if left alone. He asserts the fact that persuasion psychologically changes people, without which their state of mind might not have been what it is when they are convinced. Furthermore, persuasion is any form of influence that tries to change or modify people's state of minds, how they think or perform actions and how they decide things (Herbert and Simons, 2001). Persuasion is not a dictatorial attempt through which people's opinion, views, likes, dislikes or decision are changed in a power and submission circumstances. It is neither an attempt in which money is involved to persuade people nor it involves the relationship of high authorities and subordinates in which people need to comply and change their minds and in result change their behavior, choice or decisions. Persuasion is a process in which the free will of the people involved is not damaged or suppressed. Therefore, Herbert and Simons (2001) argue about the person addressed in persuasion. Similarly, persuasion brings changes to the way people look at things as right and wrong. This whole process is done and achieved with the help of communication (Herbert and Simons, 2001). Moreover, as a consequence of persuasion, the persuadee might start liking, disliking, approving, recommending, fearing, regretting, ignoring, buying, preaching, suggesting or hating something which he would not have done had he not been persuaded.

#### ***The Role of Language Hybridization in Persuasion***

The main objective of advertisers is to persuade consumers. Consequently, the language used by advertisers is a way which is luring and persuasive. The objective of persuasion is mainly achieved through the language used in the advertisements. However, it must be understood that language hybridization performs several functions that result in persuasion. Some of the salient functions of language hybridization are as follow:

##### *Separate Identity*

Language hybridization or code-mixing is used to express a separate identity. While speaking English many people tend to incorporate words from their native language in order to express their national or ethnic identity. Therefore, Muysken (2000) argues that languages are perceived by their speakers as separate and expressive of a particular identity. Language is key to express your culture, nationality and ethnic background. It depends on a speaker how he perceives his language. If he feels high of his or her language, he surely sticks to speaking it. However, if a speaker does not feel good about the language he is speaking, he might try to avoid.

##### *Association*

This persuasion technique tries to link a product, service, or offer with something which is already known to the customers. In relation the advertisements of Pakistani banks, pamphlets, brochures and many other advertising materials are replete with Urdu words i.e *ilm* plan and *halal* bank-

ing which have strong religious associations. Such religious associations are strongly desired by customers and their English equivalent certainly does not produce the meaning as they do in Urdu.

#### *Intensity*

One of the main features of language hybridization is the use of intensifiers and the different categories of adjectives in great quantity. In code-mixed phrases, most of the time the Urdu word or chunk express the intensity, magnitude or greatness of what is expressed in English part of the hybridized terms. For instance, *Mukammal* Current Account shows that through Urdu the intensity is expressed which effectively highlights the intensity of utterance.

#### *Emotionality and Indigenous Languages*

Every human instinctively loves and cherishes speaking mother language. They feel proud of their mother language. Many linguists and researcher are of the opinion that emotionality or emotional feelings are attached to one's mother tongue. Khan (2014) states that mother tongue and the motherland are abstract notions loaded with emotional attachment. Similarly, Harris (2015) argues that native language may influence us emotionally more than would hearing or using a foreign language. The emotional attachment is there for many reasons. The acquisition of mother tongue takes place in childhood. It is firmly instilled into one's self. It becomes an undetachable part of human being. All the nostalgia and sweet memories of childhood are attached with mother language. Words and phrases possess deep meaning which cannot be translated to any other language. If it is tried, the results would not be the same and thus the emotion attachment would not be there. Subsequently, this leads advertisers to contact their customers in such a language that is the language of the customers. Therefore, Khan (2014) elaborates that advertisements are meant to target potential customers to buy a certain product that is why advertisers use language of the people to persuade them. This means that advertisers are targeting the language of the customers. Due to this emotional attachment, the advertisers are very careful in setting language for advertisement.

#### *Objective of the study*

To find out the perceptions of the banks' staff regarding hybridized advertisement (Urdu and English)

To find out the nature of Urdu and English hybridized banks' advertisements.

#### *Research questions*

Following are the questions that the researcher aimed to answer through conducting this research study. They are as follow.

- What perceptions do banks' staff hold about the use of Urdu and English in advertisements of banks?
- What is the nature of language hybridization found in advertisements of banks?

#### *Delimitations*

The population is delimited to five major commercial banks of Pakistan i.e. National Bank of Pakistan (NBP), Habib Bank Limited (HBL), United Bank Limited (UBL), Allied Bank Limited (ABL) and Muslim Commercial Banks (MCB). These banks are called the top five commercial banks of Pakistan on the basis of two markers. The first marker is network. Network means that these banks have the most numbers of branches in Pakistan as compared to other banks. The statistics related to top five banks on the basis of network were collected from the (SPB, 2018) 'Statistics on Scheduled Banks of Pakistan 2017' a document which is produced every year in March. The second marker is the size of assets. Again, comparatively, these banks have the largest amount of assets in the country, according to the famous accounting firm Taseer Hadi & Co (2018). Taseer Hadi and Co. works as country member of the global network of professional firms providing Audit, Tax, and Advisory services the Klynveld Peat Marwick Goerdele (KPMG).

The population is further delimited to the said banks operating in the district of Mardan. This include 18 branches of UBL having 100 operational or banking staff, HBL with 16 branches which have a total of 70 employees, NBP with 13 branches having 68 staff, ABL with 12 branches having 60 staff and MCB operating 10 branches in which there are 64 operational staff. In total the employees are 362.

### **Methodology**

As the current study investigates the nature of Urdu and English hybridization used in the bank advertisements and thereupon the perceptions of the bank staff, consequently, a mixed research design was opted.

#### ***Data collection and setting***

Data was collected by visiting in person the mentioned banks' branches in district mardan. The branch managers of the above mentioned banks after briefing about the study, provided the pamphlets to the researcher. The hybridized text of the pamphlets was developed into a corpora of text. Then in order to elicit the perceptions of the bank staff a likert scale questionnaire comprising 15 components was designed which were served to 200 staff members of the bank. Afterwards a grammatical and descriptive analysis of the data was conducted. The data related to the perception of customers was analyzed with the help of percentage. In the end findings have been clearly stated alongside recommendations.

#### ***Data analysis***

First a corpora of the hybridized text developed from the pamphlets collected from different banks was organized. The organization of the data was based on grammatical categorization. In other words, a descriptive and grammatical analysis of the text was conducted. The descriptive analysis helped in determining the frequency of the hybridized words/phrases, while the grammatical analysis assisted in the placement of different words/phrases in different grammatical categories. The perceptions of the staff was elicited through questionnaire. The questionnaire contained a Likert-scale which was ideal for such type of study. The collected data was tabulated. With the help of SPSS, it was analyzed and interpreted.

#### ***Presentation of the Collected Data***

A total of 80 phrases from the pamphlets of the concerned banks were collected. Individual words were separated from the phrases. First, they were separated on the basis of language of word/phrase. A total of 120 Urdu and 139 English words were found in the data. After words these words were placed in different grammatical categories. These words were falling in nine categories/nine parts of speech. Then the most used grammatical category according to their frequencies were stated which were relatively analyzed. Similarly, the data related to the perception of the staff of bank about the use of hybridization in advertisements of banks was analyzed with the help of Statistical Package for Social Science also known SPSS. It was interpreted descriptively with the help of the given data.

#### ***Pamphlets***

The following phrases have been collected from the advertisements (pamphlets) of five major banks of Pakistan i.e. NBP, HBL, UBL, ABL and MCB. These phrases are some of the best examples of Urdu and English hybridization. The researchers collected a maximum of 20 phrases from each bank. The details of the phrases are given in Tables 1, 2 and 3 respectively.

**Table 1. List of Hybridized Phrases**

01	Ameen Drive	02	UBL Asaan Account
03	Mukammal Current Account	04	Mahana Amdani Saving Account
05	Ameen Islamic Banking	06	Mahana Amdani Saving Account
07	Shariah Compliant products	08	Al-ameen funds
09	Muft SMS Alert	10	Al-ameen Islamic Active Allocation Plan
11	UBL Zindagi Account	12	Karsaaz Small & Medium Interprise
13	UBL Mahfooz Drive	14	Deegar Benefits
15	Apni Car	16	Unique Islamic Account
17	Life Zaroori Hai	18	UBL Tez-Raftar Pardes Card
19	Kisan Taqat Offer	20	Plan Kistara kam karta hai.
21	Choice Hee Sukoon Hai	22	Ab Advance Salary Hasil Karay
23	NBP Asaan Account	24	Kamyabi Lo Advance Mein
25	Life Takaful Coverage	26	Nafa Islamic Saving Plans
27	NBP Pegham	28	NBP Saiban House Finance
29	Bharosa Plan	30	Bachat Plan
31	Mayanaz Plan	32	Cash Lay Jaeye
33	Gold kay badlay cash	34	NBP Premium Amdani
35	Qarzon ki schemein	36	Kisan Taqat
37	NBP Itimad	38	MCB Asaan Account
39	Shadabi Plan	40	Muslim Qarzajati Skeem
41	Khushali Scheme	42	Mahana Billing
43	Assan Account	44	No bar bar booking
45	Fori Personal Loan	46	Shopping Karay
47	Apni Credit	48	Pyaro kay liye 6 supplementary cards
49	Online Lain Dain	50	Financing Ki Miaad
51	Credit card apkay wallet mai	52	Mahir Field Staff
53	Life hai Asaan	54	Apko Smart Insurane Plan ki offer
55	Shariah Markup	56	Priority Pass Apko Dhunya bhar mai
57	Tahweel Al Rajhi	58	MCB Credit har jaga tafuuz kay sath
59	Basahulat Service	60	Jadid Tareen Remittance Management
61	Qabil-e-Aitimad Service	62	Send money bilkul muft
63	Mahfooz Service	64	Allied Express Kay Lucky draw mein
65	Shandar prizes	66	Takaful Accidental Death Benefit
67	Islamic Principles of Qard	68	Ilm Plan
69	Contributing Tabarru	70	Takaful Sarmaya Plan
71	Waqf Donation	72	Banking Akhrajat Kay Baghair
73	Allied Asaan Account	74	Allied Asaan Account
75	Takaful Service	76	HBL Nisa Account
77	Halal Banking	78	HBL Jama Punji Account
79	Zindagi Begins at 60	80	Ameen Business Account

**Table 2. Distribution of Hybridized Phrases**

S.No.	Description	Frequencies
01	Total number of hybridized phrases	80

S.No.	Description	Frequencies
03	Total number of words in English	139
04	Total number of words in Urdu	120
02	Total number of words in English and Urdu together	259

**Table 3. Grammatical Categories of Hybridized Phrases**

Grammatical Category	Frequency	Percentage
Noun	108	41.69%
Pronoun	20	7.72%
Adjective	82	31.66%
Verb	09	3.47%
Adverb	20	7.72%
Conjunction	15	5.79%
Interjection	0	0.00%
Preposition	5	1.93%
Article	0	0.00%
<b>Total</b>	<b>259</b>	<b>100%</b>

The above data of language hybridization indicates several facts. They are discussed in the section below.

### **Results and Discussion**

#### ***The Use of Noun in Urdu***

The language hybridization found in the advertisements of bank is largely restricted to the grammatical category of noun. Most of the words in hybridized phrases are nouns. The rest of the parts of speech have also been used but comparatively they are less in number than the nouns.. There are several reasons for the dominance of nouns in the list. One of the reasons for this is that the offers and products of banks have been named in such a manner that they attract the eyes of customers. Secondly most of these names are in Urdu which shows that these names would have been difficult to know or understand if they were written in English.

#### ***The Use of Adjectives***

The persuasion is largely achieved by bankers through the usage of adjective. Adjectives have been used for the purpose to describe, glorify or decorate different offers or products. They leave a very positive impression on customers when positive and licit adjectives are used. Similarly, when customers read these adjectives they easily find and understand the messages that are being conveyed to them in those respective advertisements. Similarly, the use of adjectives in Urdu in large quantity do not only involve the emotional component that is attached to mother tongue or national language but such adjectives are easily understood.

#### ***The Use of Adverb***

Apart from noun and adjective, adverb is also used in great number in the advertisements of banks. Adverb was found 31.66% of the total data which indicate that banks also stress the way they operate their deal and operation. The use of adverb also shows that banks focus they way they deal with their customers. Similarly, all of these adverbs are positive. They intensify the adjectives which were related to trust, guarantee, reliance, safety and security.

In short adverbs are used to increase the stress banker put on their operation and they way they deal with their operations. The banker use adverbs in advertisements in order to define and fabricate their offer which are modified by the use of positive and attractive adjectives.

#### *The Use of Conjunction*

The use of conjunction such 'with' is used in a considerable quantity. In percentage its usage is 5.79%. Conjunctions use in the advertisements of banks denotes that they want to encourage partnership with customers. The word 'with' is mostly used for the collaboration or friendship between customers and banks. Banks ask customers to start using their packages or banks so that they get benefited. Therefore, the word 'with' or many more show that banks express the idea of relationship of customers and banks through its usages.

**Table 4. Banks Staff Responses**

The purpose of language hybridization in advertisements of banks						
S#	STATEMENTS	SA	A	UD	SDA	DA
1	Urdu words make banks advertisements easy to understand.	91 45.5%	70 30%	10 5.5%	11 5.5%	18 9.9%
2	Advertisements having only English is difficult to understand.	93 46.5%	62 31%	21 10.5%	10 5%	17 7%
3	Use of Urdu words in banks advertisements increase the number of customers.	52 26.5%	105 52.5%	10 5%	13 6.5%	20 10%
4	A large number of your bank customers do not know English.	64 32%	117 58.5%	4 2%	6 3%	9 4.5%
5	National or mother language in banks advertisements attract more customers.	108 54%	69 34.5%	7 3.5%	2 1%	14 7%
6	Advertisements in English discourage customers.	29 14.5%	13 6.5%	10 5%	62 31.5%	86 43.5%
7	Banks advertisements in Urdu attract the emotions of customers.	91 45.5%	77 38.5%	9 4.5%	8 4%	15 7.5%
8	Banks advertisements having words in Urdu fully convey the message(s) to customers.	85 42.5%	79 39.5%	4 2%	5 2.5%	27 13.4%
9	Banks advertisements in English discourage customers who do not understand English.	68 34%	102 51%	5 2.5%	2 1%	23 11.5%
10	Most of the banks customers are Urdu literate.	112 56%	69 34.5%	8 4%	3 1.5%	8 4%
11	Urdu words help in persuading customers.	104 52%	85 42.5%	1 0.5%	5 2.5%	5 2.5%
12	Banks use hybridized language in advertisements in order to reach the maximum number of customers.	96 48%	88 44%	3 1.5%	4 2%	9 4.5%
13	Communication with customers in regional languages can further enhance the effectiveness of advertisements.	79 39.5%	109 54.5%	6 3%	2 1%	4 2%
14	Use of Urdu in banks advertisements having contents in English solve the communication issue.	96 48%	90 45%	1 0.5%	5 2.5%	8 4%
15	Language or communication barrier creates difficulty in persuading customers.	115 57.5%	76 38%	2 1%	2 1%	5 2.5%

#### *Summary of Findings*

- Banks largely rely on Urdu and English hybridization to persuade customers.
- Urdu and English hybridization was found in banks in advertisements a very large quantity



- The hybridization is largely restricted to the grammatical category of noun adjective.
- Bankers use adjective in order to easily convey messages and thus may persuade them.
- Banks customers feel emotionally attracted when they find their national language in advertisements.
- Advertisements of banks only in English do not encourage customers but they create communication barrier with those who do not know English.
- A large section of banks customers does not know English. To persuade such customers, advertisements of banks should be using hybridized language or Urdu only.
- Advertisements in regional languages are difficult to understand because customers largely do not know to read and write in their local languages such as Pashto in the context of this research study.
- Banks advertisements in only English create communication barrier between customers and banks. Advertisements having contents only in Urdu or hybridized language (Urdu and English) solve the communication barrier to a very large extent.
- The use of noun and adjective reflects that products and offers of banks are described best through adjectives in Urdu.
- The study also finds that religious words of in Urdu carrying the connotations of (legal, licit, compliance with sharia) are helpful in persuading customers.
- This study also finds that Urdu phrases and words are written in English rather than in the conventional Urdu text.

### **Discussion**

Banks largely rely on Urdu and English hybridization to persuade customers. This is due to several reasons. One of them is that most of the customers are not English literate. Customers such as shopkeepers, restaurant owners, automobiles dealers, metal workers and many other people doing business can hardly read English language. Almost all of them find it difficult to read and understand the content of the advertisements of the banks if they are in English only. Since Urdu is the national language of Pakistan and it is used for communication across the country, therefore, it is easy for the people related to the above mentioned jobs to read and understand things in Urdu. Hence, bankers think that a hybrid language of Urdu and English helps in making their customers understand the content of the advertisements.

Urdu and English hybridization has been found in the advertisements of bank in a very large quantity. The need to thrive business and nick to nick competition has triggered public and private firms to have such marketing strategies that are informative, communicative, and also at the same time attractive. In this regard Urdu and English hybridization is such a technique that proves to be very successful in terms of the efficiency and the way bankers perceive this strategy. Similarly, Urdu and English hybridization is very informative, extremely reliable and considerably attractive. The fact is clear that national language is emotionally appealing, therefore, bankers tend to use more and more Urdu and English hybridization in order to have sympathy and emotional compassion with their customers. This creates a very positive image of the banks among the customers and consequently they are using products of only those banks which are extending sympathies to them. The hybridization found in the advertisements of bank is largely restricted to the grammatical category of noun and adjective. Even though apart from interjection and article, words from all other parts of speech have been incorporated in the process of hybridization. However, the usage of noun and pro-

noun was considerably greater as compare to the rest of the parts of speech. The reason for this may be the fact that the customers understand it easily. Further, the findings also show that the bankers have also used adjectives quite frequently to persuade the customers. They have psychological effects and when positive and licit adjectives are used they leave a very positive impression on customers. Emotional attachment with mother language or national language is a natural phenomenon. We all are aware when someone use our mother tongue or any other local or native language, we are emotionally touched. Bankers use hybridized language in advertisements which they do by incorporating Urdu alongside English. The use of hybridized form of language also has many other functions but emotional appeal is the most important one.

Pakistan is a multi-ethnic and multilingual country. The people of Pakistan belong to different races and religions. Similarly, the presence of seventy-four language is a vivid indication of the fact that Pakistan is one of the linguistically diverse countries in the world. However it does not show that every speaker is English literate. More specifically in the district of Mardan most of the population and especially customers of banks are not literate in English. Therefore, those advertisements which are only in English can cause communication barriers between customers and banks. To avoid any sort of communication barriers, bankers use a hybridized form of language which can accommodate concepts and notions from Urdu. Through this technique banks successfully convey their messages to customers which are at the same time effective.

Though there does exist Pashto but it would not help advertisers to reach the maximum number of customers. The reason behind this is that the local are not literate in Pashto. There is no doubt that most of the locals either can speak or understand English but they cannot write and read or understand a text written in Pashto. Most of the respondents were of the view that regional language would not help customers in understanding the contents of the advertisements of banks. Therefore, advertiser tend to use the technique of hybridization of Urdu and English to avoid communication barrier and that the local language may not be as effective as Urdu and English.

The study also finds that religious words in Urdu carrying the connotations of (legal, licit, compliance with sharia) which are helpful in persuading customers. Words such as ‘ameen’, ‘aman’, and ‘halal’ are indicative of the religious connotation. They build the element of trust when it comes to religious beliefs.

These findings also show that Urdu phrases and words are written in English rather than in the conventional Urdu. For instance, ‘trust’ is translated in the roman Urdu as ‘eitimad’. There are scores of words like this which are written in the roman Urdu. One of the reasons for this is that on a surface level it seems English but when you start reading the advertising contents you will realise that the content also contain Urdu words.

### **Conclusions**

This research aimed to examine the increasing number of Urdu and English mixed words which result in the linguistic phenomenon of language hybridization. Urdu being the national language of Pakistan is also the lingua franca because the majority of population use it for connecting with each other. However, languages are mixed to accommodate concepts and notions in situations when only one language does not fully convey the message that is intended. This mix or fusion is vividly recorded and present in the study that is very fascinating in terms of research on language. This study explored the banks’ advertisements to find the role of language hybridization in persuasion of the customers. Quite interesting, the result are concrete and indicate that Urdu and English hybridization plays a very effective role in persuading and attracting customers. Similarly it bridges the gap between customers and banks created by the only English policy in the banks.

On the basis of findings and discussions it can be concluded that language hybridization is an effective linguistic tool to that can be used to persuade customers. Similarly language hybridization attracts the emotion of customer which consequently helps in increasing the number of customers of the banks. Furthermore, the increase in bilingual or multilingual speaker is an indication that we are going to rely on language hybridization greatly in coming days ahead.

#### **Recommendations**

- Banks should use more Urdu words in their advertisements to make them easier for customers to understand the message that the respective banks intend to convey to them.
- Like banks, other public and private organizations/firms may also follow the technique of language hybridization to persuade customers.
- Future researchers should conduct similar studies in other public and private organization than the banks.
- A similar study can be conducted on small banks operating in Pakistan which are not in the top five yet, but they are rapidly growing such as Bank Al-Falah, Askari Bank Limited, Meezan Bank Limited, Bank of Khyber and Bank of Punjab.

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